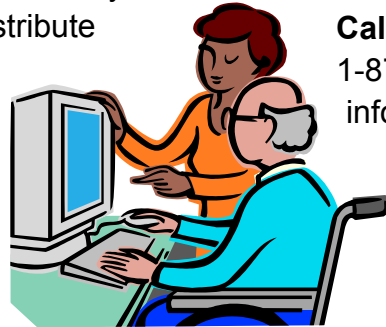


Do You Have Time to Spare?

Kentucky SMP has volunteers all across our state, but we need more! If you'd like to train seniors to prevent scams and save Medicare dollars from criminals, **join us!** All new volunteers receive six hours of training about SMP so you can visit groups of seniors to teach them what Medicare fraud is or attend community events to meet people and distribute information! If five or more people are interested in becoming a volunteer we'll bring the training to you!



Kentucky has 833,376 Medicare beneficiaries, and many have not heard about SMP or our message **“Protect, Detect, Report”**

- Protect your personal information
- Detect errors, fraud, and scams
- Report questions and suspicious activity

Call Lauren, SMP Volunteer Coordinator, at 1-877-603-6558 or 502-574-6164 for more information about SMP's volunteer opportunities!

2014 Medicare Premiums

Medicare Part A: Covers care and services in a hospital or skilled nursing facility (SNF).

- \$1,216 deductible per benefit period
- Hospital Coinsurance is \$0 for the first 60 days, \$304 per for days 61-90, then \$608 per day after day 90.
- SNF Coinsurance is \$0 for the first 20 days and \$152 per day for days 21-100.

Medicare Part B: Covers medical and outpatient services

- Premium is \$104.90 for most people
- Deductible is \$147
- Coinsurance is 20% for most services

Medicare Part C: (Medicare Advantage) Private companies provide health insurance.

- Each Medicare Advantage/Part C Plan has different premiums and deductibles because each company decides their own costs.

Medicare Part D: Covers prescription drugs

- Each Part D Plan charges different premiums and deductibles because private companies decide their own costs.
- The national average premium is \$32.42 per month.
- Deductibles can be no more than \$310 per year.

Terms:

- Deductible: What you must pay before Medicare starts paying for your care.
- Benefit Period: Begins the day you start getting inpatient care and ends when you haven't received inpatient care for 60 days in a row.
- Coinsurance: The amount you pay for each service
- Premium: Monthly fee you have to pay to Medicare



DEPARTMENT OF
**PUBLIC HEALTH
AND WELLNESS**



Kentucky Senior
Medicare Patrol

SMP Matters

Spring 2014

Inside this
issue:

SMP in Lexington	1
FTC Sues Spammer	2
ACA Changes to Medicare	3
Scam Corner	3
Time to Spare?	4
2014 Medicare Premiums	4

SMP in Lexington– Woman with a Cause

In Lexington, KY the local SMP program is coordinated by the Community Action Council of Lexington. The Council has many hardworking and dedicated volunteers. Each volunteer takes time out of his or her day, weeks and months to give time to enrich their community. One of those volunteers, Brenda Lowe, 59, has been especially helpful taking Medicare fraud awareness everywhere she goes. She is an example of the benefits of an active lifestyle within the senior community and the SMP program in Lexington depends on her work.

Brenda, a Lexington native, found herself bored with retirement. She decided that she wanted to use her free time to volunteer. She was referred to the Senior Medicare Patrol to help inform seniors of the dangers of Medicare fraud, errors and abuse. She is the SMP representative on the Bluegrass Elder Abuse Prevention Council where she makes her voice heard about the precautions, benefits and joys of being a senior citizen.

Representing SMP at community events keeps Brenda busy all year. The biggest events of 2013 were the Lesbian, Gay, Bi-Sexual and Transgender (LGBT) Elder Information Fair, where all who attended were able to receive information and enjoy workshops together. Brenda also attended Lexington's Roots and Heritage Festival, where thousands gather to socialize and enjoy booths of all kind.

Brenda is active in and around Lexington educating groups like the local AARP of the many dangers of Medicare scams and the easy ways to prevent

them. Brenda attends an average of six presentations and events per month. But Brenda hasn't stopped there. She



has spiced up her outreach approach with SMP Bingo. "Within each space of the card, there lies information about ways to prevent

Medicare fraud," she said. It's a clever way to infuse fun and education.

"I'd absolutely encourage others to volunteer," Brenda said of her experience. "It seems to keep me healthy and moving and makes me feel like I'm making a difference." When asked what she plans to do in the future, she replied, "Learning more, because I learn something new every day. I do a lot of research and training myself and have even begun taking courses at the University of Kentucky within the Osher Lifelong Learning Institute, where I study political science and Spanish."

The Community Action Council of Lexington is especially thankful for Brenda and all she does to further the work of SMP there.

Supported by grant
#90NP0001/01 from the
U.S. Admin on Aging,
Dept. of Health & Human
Services. Program man-
aged by Louisville Metro
Dept. of Public Health &
Wellness

Email Spammer Sued by FTC

The Federal Trade Commission (FTC) sued one of the world's biggest email spammers who sent thousands of false and alarming emails about the Affordable Care Act (ACA).

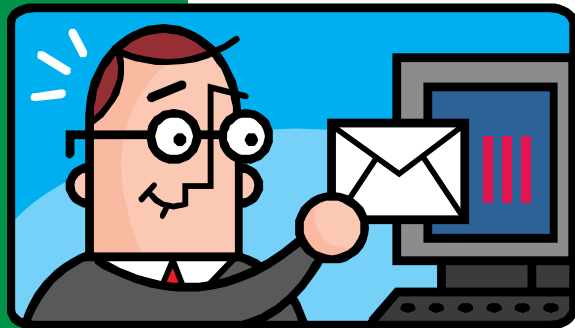
Months before it was even possible for people to enroll for ACA insurance plans, the emails played off headlines about looming deadlines. Their messages pressured people to click on links in the email by saying things like

"Today is the deadline" and "Activate here before it's too late."

The emails included phony consequences for not following the "warnings," claiming that anyone who didn't select coverage would be in violation of federal law and face penalties. Thousands of people clicked links in the emails and were bombarded with advertisements. The websites' operators paid the spammers when consumers clicked links.

The emails tricked people into thinking they would be breaking the law if they did not immediately click a link to enroll in health insurance. The emails said things like:

- "Today is the deadline to make your (health insurance) election or be in violation of federal law"
- "Effective Monday (08-05-13) health coverage is REQUIRED BY LAW"



The SMP Mission

Assist Medicare beneficiaries, their families, and caregivers to prevent, detect and report healthcare fraud, errors and abuse through outreach, counseling and education.

Have Questions?

Call us!

1-877-603-6558

Michelle: 502-574-6960

Lauren: 502-574-6164

- "Why is this mandatory? New Federal Law signed by the President made it mandatory for all U.S. residents to have active coverage. You will be in violation and face penalties if you do not select one of these 5 options."

Remember- if you have Original Medicare, Medicare Advantage or Medigap, then you do not need to do anything through the Affordable Care Act's Marketplace. Scam artists use the term "Obamacare" or "health reform law" to trick seniors into thinking they need to take action. Marketplace exchanges do not impact Medicare benefits at all.

"Con artists are always looking for new opportunities to trick you," states Dan Parsons, of the Better Business Bureau. "They will take confusion over health care reform law, usually referred to as 'Obamacare' and turn it into cash by any means possible."

The best way to protect yourself and your identity is to never enter personal information on webpages you don't know. If you get commercial emails that you didn't ask for, treat them with caution. Don't click on links or open attachments unless you know who sent it *and* what it is— it could install viruses on your computer and put your personal information at risk.

If you receive suspicious emails or phone calls, KY SMP can help you decide if it's a real offer or a scam. Call us at **1-877-603-6558!**

How has the ACA changed Medicare?

The Affordable Care Act (aka Obamacare or Health Reform) is closing Medicare Part D's coverage gap (aka the doughnut hole). The doughnut hole is when you have to pay for prescription drugs out of pocket. In the past, people in the doughnut hole had to pay the full amount of their prescriptions. In 2014 you will pay less for drugs than ever before.

The ACA has also allowed important preventative services, like cancer screenings and annual wellness exams to be covered under Medicare. When doctors can catch diseases early treatment costs less and you'll feel better sooner.



Scam Corner: Phishing and Smishing?

Recently, Target and other stores have been in the news because they've been hacked and criminals have obtained credit card and other information from millions of people. You might wonder what criminals can do with that information. First, if they can't steal a person's identity with the information they have, they will try to get more information through email, phone calls or texts. They hope that you'll let your guard down and fill in the missing information so they can "hack" into your life.

Phishing, Fake Emails: If you have an email account, beware of "phishing." Phishing is when you (and thousands of other people) get an email from "your" insurance company, internet provider or best friend that asks for personal information (like your Social Security number). These emails may try to get you to click on a link that will collect information or install a virus onto your computer. These emails look real, which is why you have to remind yourself *not* to click, no matter how important the email seems.

Telemarketing, Fake Phone Calls: Scammers call and claim to be from your bank, the government or your local police department to try to get you to tell them your personal information like your bank account number, or to send them money for a good cause. Beware! Don't believe them!

Smishing, Fake Text

Messages: "Smishing" is when scammers send text messages to people's smartphones that are similar to phishing emails. Identity thieves disguise their numbers and pretend to be companies you know. Texts encourage you to open links that can install viruses on your smartphone.

All these techniques require one thing: that you fall for it.

Criminals want you to let your guard down, be distracted or excited about getting free gift or

coupon. Even if you were not part of the big Target data breach, everyone needs to be vigilant about keeping their information private. Check your accounts often and ask questions when things start to look "phishy." You can always call us for help: 1-877-603-6558.

